

United States Bankruptcy Court
Southern District of Mississippi

In re:
Sonja Demetrice Clair
Debtor

Case No. 19-03348-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: May 13, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db	+ Sonja Demetrice Clair, 250 Marr St, Brookhaven, MS 39601-3550
cr	Advance America, c/o Purpose Financial, Spartanburg, SC 29304, UNITED STATES
4767095	+ Anfernee Clair, 250 Marr St, Brookhaven, MS 39601-3550
4767101	+ Family Check Advance, 210 Hwy 51 N, Ste A, Brookhaven, MS 39601-2654
4767102	+ FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
4774966	++ KDMC PHYSICIAN CLINICS LLC, PO BOX 5440, BROOKHAVEN MS 39603-5440 address filed with court:, KDMC Physician Clinics LLC, 601 Brookman Drive Ext Suite A, Brookhaven MS 39601
4767106	+ Kings Daughters Medical Ctr, P.O. Box 5440, Brookhaven, MS 39603-5440
4767109	+ Mississippi Title Loan, 610 E Monticello St, Brookhaven, MS 39601-3435
4767111	+ Quick Cash, 958 Brookway Blvd, Brookhaven, MS 39601-2608
4767113	+ Southwest Hospital, P.O. Box 1307, McComb, MS 39649-1307
4785299	+ Southwest Mississippi Regional Medical Center, P.O.Box 1307, McComb, Ms 39649-1307
4767114	+ State Bank & Trust Company, P O box 8287, Greenwood, MS 38935-8287
4767115	+ Tillman Furniture, 565 Hwy 51 N, Brookhaven, MS 39601-2385
4767116	+ Tower Loan, 506 Schwen Ave., Brookhaven, MS 39601-2748

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@teampurpose.com	May 13 2025 19:32:00	Express Check Advance of MS, Check Advance of MS, c/o Purpose Financial, PO Box 3058, Spartanburg, SC 29304, UNITED STATES 29304-3058
4767105	Email/Text: ebnbankruptcy@ahm.honda.com	May 13 2025 19:32:00	Honda Financial, P.O. Box 1844, Alpharetta, GA 30023
4773190	Email/Text: ebnbankruptcy@ahm.honda.com	May 13 2025 19:32:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
4783316	+ Email/Text: FSBank@franklinservice.com	May 13 2025 19:31:00	Brookhaven Radiology PLLC, c/o Franklin Collection Service, PO Box 3910, Tupelo, MS 38803-3910
4767097	+ EDI: WFNNB.COM	May 13 2025 23:29:00	Comenity Bank/Goody's, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4767096	+ EDI: WFNNB.COM	May 13 2025 23:29:00	Comenity Bank/Goody's, Po Box 182789, Columbus, OH 43218-2789
4767099	+ Email/PDF: creditonebknofications@resurgent.com	May 13 2025 19:31:23	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
4767098	+ Email/PDF: creditonebknofications@resurgent.com	May 13 2025 19:31:29	Credit One Bank, Po Box 98872, Las Vegas, NV

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			89193-8872
4767100	+ Email/Text: bnc@teampurpose.com	May 13 2025 19:32:00	Express Check Advance, 205 A Hwy 51 N, Brookhaven, MS 39601-2653
4777714	+ Email/Text: bnc@teampurpose.com	May 13 2025 19:32:00	Express Check Advance, c/o Purpose Financial, Inc., PO Box 3058, Spartanburg, SC 29304-3058
4790185	+ Email/Text: bankruptcy@towerloan.com	May 13 2025 19:31:00	First Tower Loan, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4767103	+ Email/Text: FSBank@franklinservice.com	May 13 2025 19:31:00	Franklin Collection Se, 2978 W Jackson St, Tupelo, MS 38801-6731
4767104	EDI: WFNNB.COM	May 13 2025 23:29:00	Goody's, PO Box 659465, San Antonio, TX 78265-9465
4774966	Email/Text: rbrooks@kdmc.org	May 13 2025 19:32:00	KDMC Physician Clinics LLC, 601 Brookman Drive Ext Suite A, Brookhaven MS 39601
4783319	+ Email/Text: FSBank@franklinservice.com	May 13 2025 19:31:00	Kings Daughters Medical Center, c/o Franklin Collection Service, PO Box 3910, Tupelo, MS 38803-3910
4767107	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 13 2025 19:31:23	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
4767108	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 13 2025 19:31:26	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
4840325	+ Email/Text: bankruptcy_department@clacorp.com	May 13 2025 19:32:00	Mississippi Title Loans, Inc., c/o Bankruptcy/Legal Department, 8601 Dunwoody Place, Ste 406, Atlanta, GA 30350-2550
4781510	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 13 2025 19:24:00	NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
4767110	+ Email/PDF: bankruptcy_prod@navient.com	May 13 2025 19:31:22	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
4773524	Email/Text: bankruptcy@republicfinance.com	May 13 2025 19:32:00	Republic Finance, LLC, 282 Tower Rd, Ponchatoula, La 70454

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FIRST TOWER LOAN LLC
4767112	##	Republic Finance, PO Box 263, Brookhaven, MS 39602-0263

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Rebecca Guion Burton	on behalf of Creditor FIRST TOWER LOAN LLC gburton@towerloan.com
Thomas Carl Rollins, Jr	on behalf of Debtor Sonja Demetrice Clair trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Sonja Demetrice Clair	Social Security number or ITIN	xxx-xx-7521
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **19-03348-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Sonja Demetrice Clair**Dated: 5/13/25
By the court: /s/Katharine M. Samson
 United States Bankruptcy Judge
Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.